

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

|                   |   |           |              |
|-------------------|---|-----------|--------------|
| In re:            | : | Case No.: | 19-21844-TPA |
|                   | : |           |              |
| Brian J. Miller   | : | Chapter:  | 13           |
| Anita M. Osborne  | : |           |              |
| <i>Debtor(s).</i> | : |           |              |
|                   | : | Date:     | 4/1/2020     |
|                   | : | Time:     | 10:00        |

**PROCEEDING MEMO**

**MATTER:** #51 MFRS by Dollar Bank, FSB  
#58 Resp. by Trustee  
#59 Resp. by Debtor

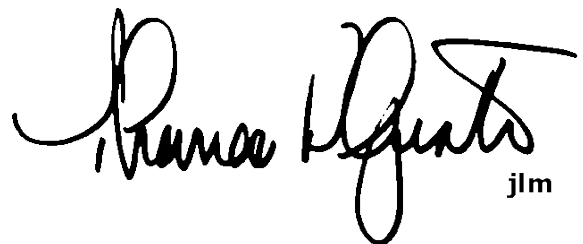
**APPEARANCES:**

|              |                |
|--------------|----------------|
| Debtor:      | Abigail Steidl |
| Trustee:     | Owen Katz      |
| Dollar Bank: | Beth Slaby     |

**NOTES:**

|         |                                                                                                                                                      |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Slaby:  | Arrears were \$5000 on first mortgage \$2,500 on second mortgage.<br>Never made a full plan payment. \$12,000 in arrears. POC \$43,000,<br>\$12,000. |
| Steidl: | Debtors are back to work. Made \$5000 payment in last month. Net<br>equity of \$55,000. After exemption \$29,000+                                    |
| Katz:   | Substantial equity in the property. Value of property is \$120,000.                                                                                  |

**OUTCOME:** Affidavit of default order to be issued: Bank may request hearing if  
default. (10:49) Chambers to issue Order.

  
jlm